

Certificate Number: 01267-NJ-DE-028935842

Bankruptcy Case Number: 16-34228



01267-NJ-DE-028935842

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on March 17, 2017, at 11:21 o'clock AM CDT, Fernando Torres completed a course on personal financial management given by internet by Money Management International, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: March 17, 2017 By: /s/Gina Miller

Name: Gina Miller

Title: Phone Counselor